IN THE UNITED STATES DISTICT COURT FOR THE EASTERN DISTRICT OF NORTH CAROLINA WESTERN DIVISION

MARIAN SNOW,

Case No. 5:14-cv-00059-FL

Plaintiff,

· v.

CITIBANK, N.A.,

Defendant.

SUPPLEMENTAL DECLARATION OF ELIZABETH S. BARNETTE IN SUPPORT OF DEFENDANT'S MOTION TO COMPEL ARBITRATION AND STAY ACTION

SUPPLEMENTAL DECLARATION OF ELIZABETH S. BARNETTE

I, ELIZABETH S. BARNETTE, hereby declare as follows:

- 1. I am an employee of Citibank, N.A., successor in interest to Citibank (South Dakota), N.A. ("Citibank"), a national bank located in Sioux Falls, South Dakota. Citibank (South Dakota), N.A. merged into Citibank, N.A. effective July 1, 2011. Citibank issues credit card accounts to persons throughout the country, including the credit card at issue in this action. I submit this Declaration to supplement my prior Declaration dated March 28, 2014 that was filed in the above-referenced action.
- 2. As previously stated in my prior Declaration, I have worked with Citibank or its affiliates in different capacities for approximately 18 years. In connection with my employment, I have personal knowledge of the general business practices of Citibank with respect to its credit card accounts. My responsibilities include the preparation of affidavits in connection with litigation involving Citibank, and I am authorized to provide this Declaration for Citibank. I have access to the business records relating to the credit card accounts issued by Citibank including, in particular, the records of cardmember accounts and the applicable card agreements.

- 3. The exhibits to this declaration are all true and correct business records created and maintained by Citibank, or its affiliates, in the course of regularly conducted business activity, and as part of the regular practice of Citibank to create and maintain such records, and also were made at the time of the act, transaction, occurrence or event, or within a reasonable time thereafter. Certain exhibits have been redacted solely to protect the confidentiality of account information, such as, among other things, card member account numbers. The statements set forth in this declaration are true and correct to the best of my knowledge, information and belief. Except where based upon information provided by persons working under my direction and supervision, the statements contained herein are based on my personal knowledge or review of Citibank's records, including records pertaining to the Citibank credit card account issued to Plaintiff Marian Snow ("Snow" or "Plaintiff"). If called as a witness, I am competent to testify to the statements contained herein.
- 4. As stated in my prior Declaration, Citibank's records reflect two credit card accounts issued to Plaintiff: a Home Depot credit card account currently ending in account no. 9412 ("Home Depot Account"); and a Citibank AAdvantage MasterCard currently ending in account no. 7111 ("Citi Account").
- 5. Attached hereto as Exhibit 14 are payment copies dated April 20, 2012, May 20, 2012, July 5, 2012 and July 25, 2012, which were posted to the Citi Account ("Payments").
- 6. The Payments are drawn on a checking account in the name of Consumer Advocate Services, LLC. and reflect the Citi Account number. Although the Payments include proposed language regarding changes to the Citi Account and the Card Agreement, Citibank never agreed to those terms.
 - 7. As stated in my prior declaration, a Card Agreement was mailed to the Plaintiff

on or about January 2000 when Plaintiff accepted an offer to upgrade the Citi Account from a

Citibank AAdvantage account to a Citibank Gold AAdvantage account (see Exhibit 5,

Declaration of Elizabeth S. Barnette In Support Of Defendant's Motion To Compel Arbitration

and Stay Action). The Card Agreement provides under the section entitled Payments: "....We

can accept late or partial payments, as well as payments that reflect 'paid in full' or other

restrictive endorsements, without losing any of our rights under this Agreement." (See page 3 of

Exhibit 5, Declaration of Elizabeth S. Barnette In Support Of Defendant's Motion To Compel

Arbitration and Stay Action).

8. In accordance with the Card Agreement, Citibank accepted the Payments without

losing any of its rights under the Card Agreement, including the Arbitration Agreement.

9. Furthermore, in accordance with the Card Agreement, Citibank continued to send

periodic billing statements to Plaintiff after the Payments posted to the Citi Account - these

statements confirm that Citibank continued to assess interest on the Citi Account. Attached

hereto as Exhibit 15 are copies of the monthly transaction billing detail for the Citi Account from

January 6, 2012 through December 6, 2012, the last statement generated on the Citi Account

before the Citi Account charged off for nonpayment.

I declare under penalty of perjury, under the laws of the United States, that the foregoing

is true and correct. Executed this 2nd day of May 2014 at Jacksonville, Florida.

ELIZABETH S. BARNETTE

EXHIBIT 14

(Payments posted to account)

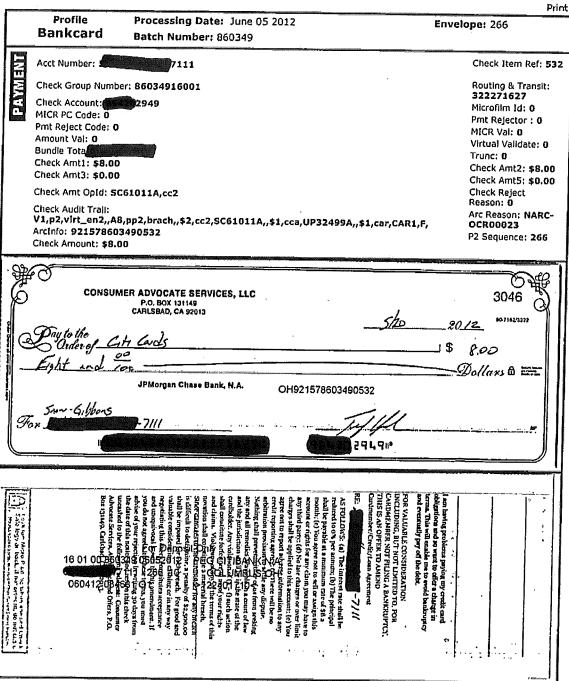




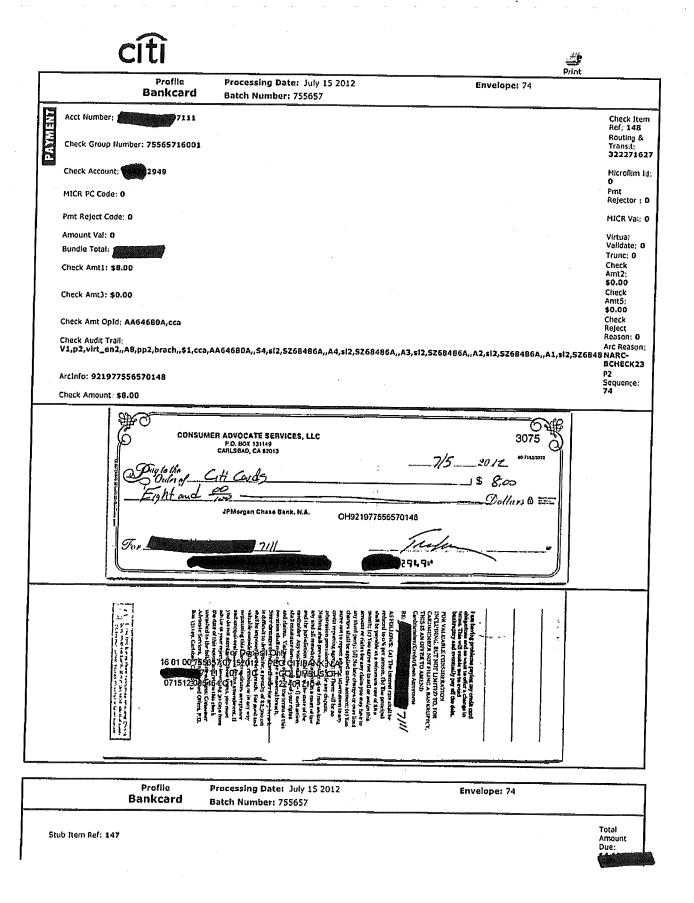
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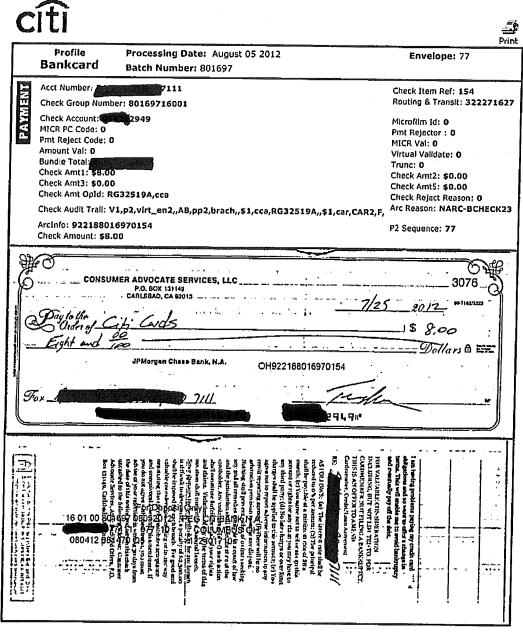






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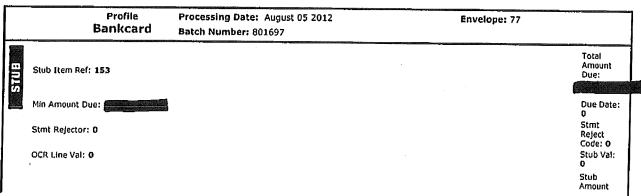


EXHIBIT 15

(Monthly transaction billing detail, 1/6/12 - 12/6/12)

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WILSON NC 27893-3710

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Access your account onlines www.citicards.com

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American Airlines AAdvantage® Miles Update

Remember, you MUST PAY IN FULL any charges over your revolving credit limit by your statement's Payment Due Date. American Airlines reserves the right to change the AAdvanlage & program and its terms and conditions at any time without notice, and to end the AAdvanlage © program with six months notice. Any such changes may affect your ability to use the awards or mileage redits that you have accumulated. American Airlines is not responsible for products or services offered by other participating companies. For complete details about the AAdvanlage © program, visit www.aa.com/aadvanlage

You may pay all or part of your account balance at any lime. However, you must pay, by the payment due date, at least the minimum payment due.

The minimum payment due displayed on this statement includes your past due, the purch/ady minimum payment due, and transactions that exceed your revolving credit line.

Good news! Your last year's Annual Account Summary is now available for you to request online. Go to Account Online and on the Account Activity 182, select "Account Activity" in the drop-down ment. On the Account Activity page, go to "Request an Annual Account Summary" at the bottom of the page, and click on the Request button. A notification email will be sent in 24-48 hours when your summary is available to view and download online.

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Remember, you MUST PAY IN FULL any charges over your revolving credit limit by your statement's Payment Due Date.

You may pay all or part of your account balance at any time. However, you must pay, by the payment due date, at least the minimum payment due.

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Remember, you MUST PAY IN FULL any charges over your revolving credit limit by your statement's Payment Due Date.

You may pay all or part of your account balance at any time. However, you must pay, by the payment due date, at least the minimum payment due.

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WILSON NC 27893-3710

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How to Reach Us I-800-866-9900

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Remember, you MUST PAY IN FULL any charges over your revolving credit limit by your statement's Payment Due Date.

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ADVANCES Standard Adv

You may pay all or part of your account balance at any time. However, you must pay, by the payment due date, at least the minimum payment due.

	Losn On Your Card Minimum Payment Due \$230t.di	0000 S41.40 0000 S41.40	Arrount DUE 35.00	Amount 6220	307,II 206.96 \$76.27	
www.citicatds.com Account Member Member Since 1987 MARIAN SNOW GIBBONS Account Number **** **** **** 7111	Card Minimum Payment Due \$1904.28	nd Adjustments Description PAYMENT THANK YOU 76 00000 PAYMENT THANK YOU PAYMENT THANK YOU PAYMENT THANK YOU 70 00000 70 00000	Post Description 06/06 LATE FEE - MAY PAYMENT PAST DUE 66 0000 107AL PEES FOR THIS PERIOD	9	06/06 INTEREST CHARGED TO STANDARD PURCH B4 0000 06/06 INTEREST CHARGED TO OFFER-004 64 0000 TOTAL INTEREST FOR THIS PERIOD	•
www.citicards.com Account Member Mem MARIAN SNOW GIBBONS Account Number ****	27.6H39 1099.40 -\$0.00 +\$0.00	35.00 76.27 123.26 220.70 8.28.26 6.560 8.560	Sale 00000000		00000000 90 00000000	
How To Reach Us 1-600-66.4900 Customer Service 80X 606.2 SIOUX FALLS, SO 57117	Summary of Account Act Previous Balance Parments Other Gredis Purchases Gash Advances	Tress clininged Inforces Changed New Balance Past Due Amount Amt. Over Rev. Cr. LL. Revolving Credit Limit Avail. Revolving Credit	Cash Advance Limit Available Cash Limit Statement Gosing Bate Ob Days in Billing Cycle			
Account Activity May 05-Jun 06, 2012	Minimum Payment Due: New Balance: \$4,205.69 \$27,123.26 Payment Due Date: 07/02/2012 Lafe Payment Warning: If we do not receive your minimum payment by the date listed above your	laye to By a late fee of up to \$35 and your APRs may be increased up to the variable Penalty APR of 29,99%. Minimum Payment Warningst you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your belance. For example: If you make no Tou will bay off the And you will end additionat harges belance shown on popying and using this card and this statement in estimated total activities.	Only the maintum 30 year(s) 558,073 Payment For Information about credit counsaling services, cell + 617-337-8188.			10{2
	ade gold an	ount paid management check b	Armony is the state of the stat		esyment Instructions en res	

New Balance: \$27,123.26 Minimum Payment Due: \$4,205.69 Payment Due Date: 07/02/2012 OOOOOO PW OO A G MARIAN SNOW GIBBONS

W.LSON NC 27893-3710

Amount Enclosed:

How to Reach Us 1-800-866-9900

Customer Service BOX 6062 SIOUX FALLS, SD 57117

•	2012 Totals Year-to-Date	car-to-Date	
Total fe	Total fees charged in 2012		2165.00
Total in	Total interest charged in 2012	S Company of the Comp	52,917.77
Interest Charme Calculation	rojes		
	Tours.		
rom Annual Percentage R	from Annual Percentage Rate (APR) is the annual interest rate on your acrount.	I rate on your acrount.	
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES	the short of the majority administration of the same o	201000 - 100 to	abroun renorm
Standard Purch	29.990% (V)	SI1 227 26 (m)	
Offer 4	16.990%	(0) 07/75/10	il, total
ADVANCES		(II) 75-7 (F)	2206.96
Standard Adv	29.990% (V)	\$2.294.25 (M)	00.000

Remember, you MUST PAY IN FULL any charges over your revolving credit limit by your statement's Payment Due Date.

562.20

\$229425 (D)

29.990% (V)

You may pay all or part of your account balance at any time. However, you must pay, by the payment due date, at least the minimum payment due,

Your account is seriously past due and your credit privileges have been suspended. Please call the tolf-free number shown above to learn about our special payment options. Call Monday - Friday, 7 am - 9 pm, or Saturday, 8 am - 5 pm, Central Time.

Our records show home phone secount online at www.citicards.com or call us at 1-800-866-9900 to let us know.

Account Number **** 7111

Access your account online:

Your account has an annual membership fee of SB5.00 which will appear on your next billing statement. Variable rates vary with the market based on the U.S. Prime Rate. The variable Penalty APR (which is based on your creditworthiness) may apply if you make a late payment or a payment that is returned, if it is applied, it will slop applying to existing balances if you make the next six consecutive mritimum payments when due. However, it may apply to new transactions indefinitely. The foreign purchase transaction fee is 3% of the US dollar amount of each purchase made outside the US. See back for important information.

त्रव्

06/02/2012 000000 PW 00 A 0 MARIAN SNOW GIBBONS

WILSON NC 27893-3710

	.,	our Card	iyment, Dua 3.63	Amount	85.00 35.00	120.00	Amount 56.07	276.62	ELC3 513.72		10 6	
		Loan On Your Card	Minimum Payment, Due St.938.63	Ano	MATION						5285.00 S3,431.49	
25		Card Minimum Barmant Press	53,393.50	Description MEAGEGESHIP FEE JUL 12-JUN 13 74 0000	SEE REVERSE FOR MORE RENEWAL INFORMATION LATE FEE - JUN PAYNENT PAST DUE 66 0000	JR THIS PERIOD	Description INTEREST CHARGED TO STANDARD ADV 84 0000	INTEREST CHARGED TO STANDARD PURCH 84 0000	E4 0000 TOTAL INTEREST FOR THIS PERIOD	2012 Totals Year-to-Date	12 2012	
www.cilicalds.com Account Member Member Since 1987 MADAIN SHOW CHOSE	Account Number **** **** **** 7111	n Breakout Loan On Your Card Balance	\$13,503.94			IOTAL FEES FOR THIS PERIOD	1 1	INTERES		2012	Total fees charged in 2012 Total interest charged in 2012	
www.cilicards.com Account Member Wem	Account Number	lanc	53.0	Safe Post 07/05 00000000	00000000	Inferest Charged	Post 07/05 00000000	00000000	0000000		Total in	
How to Reach Us 1:600-666-9900	Customer Service 80% 6062 SiOUX FALLS, SD 5717	Summary of Account Activity Previous Balance \$27,123.26 Payments \$6.00 Direc Greeks		New Balance Past Due Amount	Amt. Over Rev. Cr. Lt. \$1,076.98 Revolving Credit Limit \$26,560 Avail. Revolving Credit	有	Days in Billing Cycle		7			
	Account Activity Jun 07-Jul 05, 2012	\$5,332.13 \$27,756.98 Payment Due Date: 08/02/2012	Late Payment Womings!! we do not receive your mishingun payment by the date listed above, you may have to pay a latte free of up to \$355 and your Apps nay be increased up to the variable Penalty APR of \$29,995s.	Minimum Payment Warningd! you make only the maintum payment each period, you will pay more in inferest and it will alse you longer to pay off your	If you make no open of the And you will end odditional thangs belance stown on up paying an using this card and his statement in estimated that open.	Payment 10 years) 569,393	for information about credit courseling services, call-677-337-6188,					
			_	_	Hyon Hall			ech end tel	iow payment :	lestana.	brama asi s	1 of 2
									e theck paye			
\$27 Mini \$5, Pay	v Balance: 7,756.98 imum Payi 332.13 ment Due (02/2012								*** **** 71 nt Encjosed			

How to Reach Us FGOO-866-39DD

Interest Charge Calculation

Customer Service BOX 6062 SIOUX FALLS, SD 57117

Account Number **** 7111

Access your account online:

Your Apprint Descent	CHIPHY	OCCUPATION OF THE PROPERTY OF	
about the second second	The state of the s	fale on your percent.	
Type of Befance	Annual Percentage Rate (ADD)	Balance Subject to	
PURCHASES	PURCHASES Interest Charge	Interest Rate	Interest Charge
Standard Purch	29,990% (V)	(4,5000)	
Offer 4	(5) 8(5) (7)	513 419 19 19	5276.62
ADVANCES		313.410.10 (U)	5181.03
Standard Adv	29 990% (V)	52 263 30 70	
			THE VILL

Remember, you MUST PAY IN FULL any charges over your revolving credit limit by your statement's Payment Oue Date.

You may pay all or part of your account balance at any time. However, you must pay, by the payment due date, at least the minimum payment due.

Your account is seriously past due and your credit privileges have been suspended. Please call the toll-free number shown above to learn about our special payment options. Call Monday - Friday, 7 am - 9 pm, or Saturday, 8 am - 5 pm, Central Time.

10 15 14

MARIAN SNGW GIBBONS Member Since 1987 Account number ending in: 7111 Billing Period: 07/06/12-08/07/12 How to reach us www.citicards.com I-800-568-5000 BOX 6062 SIOUX FALLS, SD 57117

Minimum payment due: \$28,376.43
New balance: \$28,376.43
Payment due date: 09/02/12

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35 and your APRs may be increased up to the variable Penalty APR of 29.99%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay	You will pay off the balance shown on this statement in about	And you will end up paying an estimated total of
Only the minimum payment	1 month(s)	\$28,376

For information about credit counseling services, call 1-877-337-8188.

Your account is past due. Please pay at least the minimum payment due, which includes a past due amount of \$5316.13 and an overlimit amount of \$1781.43.

New balance	\$28,376.43
Interest	+\$600.45
Fees	+\$35.00
Cash advances	+\$0.00
Purchases	+\$0.00
Credits	-\$0.00
Payments	-\$16.00
Previous balance	\$27,756.98
Account Summary	

Credit Limit
Revolving Credit limit \$26,560
Includes \$18,100 cash advance limit

Minimum payment due

\$28,376.43

New balance

\$28,376.43

Payment due date

09/02/12

Amount enclosed:

Account number ending in 7111

000000 PW 32 A 0

MARIAN SNOW GIBBONS
GARNER NC 27529-5973

Total Ne	w Balan	ce Breakout		
Card Bal	ance		\$14,679.	.60
mediality at the harmonial transmission and the state of			\$13,696.	\$13,696.83 \$25,767.26
			\$25,767.	
Loan On	Your C	ard Minimum Payment Due	\$2,609	.17
Accoun	t Sum	mary		
Trans. dale	Post date	Description	Amou	unt
Payments,	. Credits	ani Adjustments		
	07/15	PAYMENT THANK YOU	-\$8.	QQ.
85464147	*******	70 0000 0000	**************************************	+++++
-1-11,111111111111111111111111111111111	08/04	PAYMENT THANK YOU	-\$8.	öö
81470153		70 0000 0000		
Fees ch	arged			
Date	Descrip	otton	Amou	ınt
08/07	LATEF	EE - JUL PAYMENT PAST DUE	\$35.0	00
00000000	66	0000	\$\$\$4\$4\$4\$4\$\$\$\$\$\$\$44\$\$######\$\$\$\$\$\$\$\$\$\$\$	
Total fees	charged	in this billing period	\$35.0	00
Interest	charq	jed		
Date	Descrip	otion	Amou	nt
08/07	INTER	EST CHARGED TO STANDARD ADV	\$65.4	15
00000000	84	0000	#144	177
08/07		IST CHARGED TO STANDARD PURCH		
		***************************************	\$326.	-11
00000000	84	0000	***************************************	,,,
08/07	INTERE	ST CHARGED TO OFFER-004	\$208.8	9
00000000	84	0000		
Total intere	st char	ged in this billing period	\$600.4	5
2012 to	tals y	/ear-to-date		1
Tota	al fees c	harged in 2012	\$320.00	-
Tota	al Intere	st charged in 2012	\$4,031.94	1
***************************************		***************************************	********	-4

Interest charge	calculation	Days in billing cycle: 33			
Your Annual Percentage	Rate (APR) is the annual fel-	erest rate on your accou	rest rate on your account.		
Balance type	Annual percentage rate (APR)	Balance subject to interest rate	Interest charge		
PURCHASES					
Standard Purch	29.99% (V)	\$12,027.92 (D)	\$326.11		
Offer 4	16.99%	\$13,598.18 (D)	\$208.89		
ADVANCES		***************************************	***********************		
Standard Adv	29.99% (V)	\$2,414.09 (D)	\$65.45		

Your Annual Percentage Rate (APR) is the annual interest rate on your account, APRs followed by (V) vary with the market based on the Prime Rate. Balances followed by (D) are determined by the daily balance method (including current transactions).

Account messages

You may pay all or part of your account balance at any time. However, you must pay, by the payment due date, at least the minimum payment due.

Help is available! Please call the toll-free number shown above to learn about our special payment options. Call Monday - Friday, 7 am to 9 pm, or Saturday, 8 am to 5 pm, Central Time. Please give us the opportunity to assist you.

MARIAN SNOW GIBBONS
Member Since 1987 Account number ending in: 7111
Billing Period: 08/08/12-09/06/12

How to reach us www.citicards.com I-800-756-4000 BOX 6062 SIOUX FALLS, SD 57117

Minimum payment due: \$28,970.17
New balance: \$28,970.17
Payment due date: \$20/02/12

Your account is past due. Please pay at least the minimum payment due, which includes a past due amount of \$6533.30 and an overlimit amount of \$2375.17.

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35 and your APRs may be increased up to the variable Penalty APR of 29.99%.

Account Summary

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

New balance	\$28,970.17
Interest	+\$558.74
Fees	+\$35.00
Cash advances	+\$0.00
Purchases	+\$0.00
Credits	-\$0.00
Payments	-\$0.00
Previous balance	\$28,376.43

If you make no additional charges using this card and each month you pay	You will pay off the balance shown on this statement in about	And you will end up paying an estimated total of
Only the minimum payment	l month(s)	\$28,970

Credit Limit

Revolving Credit Ilmit

\$26,560

Includes \$18,100 cash advance limit

For information about credit counseling services, call 1-877-337-8188.

Minimum payment due

\$28,970.17

New balance

\$28,970.17 10/02/12

Payment due data Amount anclosed:

Account number ending in 7111

000000 PW 32 A 0

MARIAN SNOW GIBBONS
GARNER NC 27529-5973

Card Bala		nce Breakout	\$15,080.77	
Loan On	Your C			

Card Minimum Payment Due \$25," Loan On Your Card Minimum Payment Due \$3,				
manianien.				
Accoun	t Sun	nmary		
Trans. date	Post date	Description	Amounl	
Fees ch	arged			
Date	Descri	plion	Amount	
09/06	LATE	FEE - AUG PAYMENT PAST DUE	\$35.00	
00000000	66	0000	***************************************	
Interest	•	d in this billing period	\$35,00	
Date	Descr	iption	Amount	
09/06	INTER	EST CHARGED TO STANDARD ADV		
00000000	84	ስርስስ		
09/06	INTER	EST CHARGED TO STANDARD PURCH		
00000000	84	OODO	***************************************	
09/06	INTER	EST CHARGED TO OFFER-004	\$192.57	
00000000		0000	\$\$\$\$\$\$################################	
Total intere	st chai	ged in this billing period	\$558.74	
2012 to	tals	year-to-date	**************************************	
Tota	al fees	charged in 2012	\$355.00	

	}
Total fees charged in 2012	\$355.00
Total interest charged in 2012	\$4,590.68
Interest charge calculation	Days in billing cycle: 30

interest enalge		•	τά σιπτιά cácie: σο	
Your Annual Percentage	Rata (APR) is the annual into	rest rate on your account.		
Balance type	Annual percentage rate (APR)	Balance subject to interest rate	Interest charge	
PURCHASES			,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
Standard Purch	29,99% (V)	\$12,378.49 (D)	\$305.11	
Offer 4	16.99%	\$13,789,68(D)	\$192.57	
ADVANCES	LICOLOGICA (,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		
Standard Adv	29.99% (V)	\$2,477,34 (D)	\$61.06	

Your Annual Percentage Rate (APR) is the annual interest rate on your account. APRs followed by (V) vary with the market based on the Prime Rate, Balances followed by (D) are determined by the daily balance method (including current transactions).

Account messages

You may pay all or part of your account balance at any time. However, you must pay, by the payment due date, at least the minimum payment due.

Help is available! Please call the toll-free number shown above to learn about our special payment options. Call Monday - Friday, 7 am to 9 pm, or Saturday, 8 am to 5 pm, Central Time. Please give us the opportunity to assist you.

MARIAN SNOW GIBBONS Member Since 1987 Account number ending in: 7111 Billing Period: 09/07/12-10/05/12 How to reach us www.citicards.com I-800-846-8444 BOX 6062 SIOUX FALLS, SD 57117

Minimum payment due: \$29,557.38
New balance: \$29,557.38
Payment due date: \$11/02/12

Your account is past due. Please pay at least the minimum payment due, which includes a past due amount of \$7712.76 and an overlimit amount of \$2962.38.

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35 and your APRs may be increased up to the variable Penalty APR of 29.99%.

 Previous balance
 \$28,970.17

 Payments
 -\$0.00

 Credits
 -\$0.00

 Purchases
 +\$0.00

 Cash advances
 +\$0.00

 Fees
 +\$35.00

 Interest
 +\$552.21

 New balance
 \$29,557.38

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

New balance	\$29,557.
Cundle I imit	
Credit Limit	

If you make no additional charges using this card and each month you pay	You will pay off the balance shown on this statement in about	And you will end up paying an estimated total of	
Only the minimum payment	i	\$29,557	

Revolving Credit limit Includes \$18,100 cash advance limit

Account Summary

For information about credit counseling services, call 1-877-337-8188.

Minimum payment due

\$29,557.38

\$26,560

New balance

\$29,557.38

Payment due date

11/02/12

Amount enclosed:

Account number ending in 7111

000000 PW 34 A 0

MARIAN SNOW GIBBONS
GARNER NC 27529-5973

Account Summary

date	dale	Description	Amount
Fees c	harged		
Date	Descrip	lion	Amount

Total fees o	harged in this	billing period	\$35.00
00000000	66	0000	·
10/05	LATE FEC - SE	PAYMENT PAST DU	E \$35.00

Interest charged

Date	Descriptio			Amount
10/05	INTEREST	CHARGED 1	TO STANDARD ADV	\$60,47
00000000	64	0000		
10/05			O STANDARD PURCH	\$303.01
00000000	84	0000	***************************************	
10/05	INTEREST		O OFFER-004	\$188.73
00000000	84	0000		***************************

Total interest char	ged in this billing period	\$552.21

2012 totals year-to-date		
Total fees charged in 2012	\$390.00	
Total interest charged in 2012	\$5,142.69	

Interest charge calculation		Days in billing cycle: 29	
Your Annual Percentage	Rote (APR) is the annual ful	erest rate on your accou	int.
Balance type	Annual percentage rate (APR)	Balance subject to interest rate	Interest charge
PURCHASES	***************************************	*****************************	******************************
Standard Purch	29.99% (V)	\$12,717.44 (D)	\$303.01
Offer 4	16.99%	\$13,980.30 (D)	\$188.73
ADVANCES		****************	*******************
Slandard Adv	29.99% (V)	\$2,536.08 (D)	\$60,47

Your Annual Percentage Rate (APR) is the annual interest rate on your account, APRs followed by (V) vary with the market based on the Prime Rate, Balances followed by (D) are determined by the daily balance method (including current transactions).

Account messages

Minimum Payment Due includes past due amounts. Your account may be with a collection vendor and when you call our number, you may be referred to the vendor. Please call the toll-free number shown above Monday-Thursday 8am to 6 pm or Friday 8 am to 5 pm, Central time. 1-800-846-8444

MARIAN SHOW SIBBONS Member Since 1987 Account number ending in: 7111 Billing Period: 10/06/12-11/06/12

How to reach us www.citicards.com 1-800-846-8444 BOX 6062 SIOUX FALLS, SD 57117

\$30,180.80 Minimum payment due: New balance: \$30,180.80 Payment due date: 12/02/12

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35 and your APRs may be increased up to the variable Penalty APR of 29.99%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay	You will pay off the balance shown on this statement in about	And you will end up paying an estimated total of
Only the minimum payment	l month(s)	\$30,181

For information about credit counseling services, call 1-877-337-8188.

Your account is past due. Please pay at least the minimum payment due, which includes a past due amount of \$8889.69 and an overlimit amount of \$3620.80.

Account	Summary
Previous ba	lance

New balance	\$30,180,80
Interest	+\$623.42
Fees	+\$0.00
Cash advances	+\$0.00
Purchases	+\$0.00
Credits	-\$0.00
Payments	-\$0.00
Previous balance	\$29,557.38

Credit Limit

Credit Fillitt	
Revolving Credit limit	\$26,560
Includes SI8.100 cash advance limit	

Minimum payment due

\$30,180,80

New balance

\$30,180.80

Payment due date

12/02/12

Amount enclosed:

Account number ending in 7111

000000 PW 34 A 0

MARIAN SNOW GIBBONS

GARNER NC 27529-5973

Account Summary

Trans. Post date Description Amount

Fees charged

Total fees charged in this billing period \$0.00

Interest charged

Date	Description	\$}}}\$	Amount
11/06	INTEREST CH	HARGED TO STANDARD ADV	\$68.42
00000000	84	0000	
11/06		IARGED TO STANDARD PURCH	\$343.77
00000000	84	0000	
11/06		ARGED TO OFFER-004	\$211.23
00000000	84	0000	**************************

Total interest charged in this billing period \$523.42

2012 totals year-to-date Total fees charged in 2012 \$390.00

Total interest charged in 2012

Interest charge	calculation	Days in billing cycle: 32		
Your Annual Percentage Rate (APR) is the annual interest rate on your account,				
Balance type	Annual percentage rate (APR)	Balance subject to interest rate	Interest charge	
PURCHASES	***************************************		***************************************	
Standard Purch	29.99% (V)	\$13,075.53 (0)	\$343.77	
Offer 4 (Until Paid in Full)	16.99%	\$14,180.18 (D)	\$211.23	
ADVANCES	*****************************	*******************************	79-1847#1747#14##14########################	
Standard Adv	29,99% (V)	\$2,602.47 (D)	\$68.42	

Your Annual Percentage Rate (APR) is the annual interest rate on your account, APRs followed by (V) vary with the market based on the Prime Rate, Balances followed by (D) are determined by the daily balance method (including current transactions).

Account messages

Minimum Payment Due includes past due amounts. Your account may be with a collection vendor and when you call our number, you may be referred to the vendor. Please call the toll-free number shown above Monday-Thursday 8am to 6 pm or Friday 8 am to 5 pm, Central time. I-800-846-8444

For customers who qualify for benefits for the same transaction under Citi Price Rewind, Internet Price Protection and Price Protection coverages, or any combination of those coverages, the Company will only pay under the coverage providing the highest benefit and no benefits will be due under the other coverages.

MARIAN SNOW GIBBONS
Member Since 1987 Account number ending in: 7111
Billing Period: 11/07/12-12/08/12

How to reach us www.citicards.com I-800-846-8444 BOX 6062 SIOUX FALLS, SD 57117

Minimum payment due: \$30,778.09 New balance: \$30,778.09 Payment due date: 01/02/13

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35 and your APRs may be increased up to the variable Penalty APR of 29,99%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay	You will pay off the balance shown on this statement in about	And you will end up paying an estimated total of
Only the minimum payment	1 month(s)	\$30,778

For information about credit counseling services, call 1-877-337-8188.

Your account is past due. Please pay at least the minimum payment due, which includes a past due amount of \$10106.83 and an overlimit amount of \$4218.09.

Account Summary

New balance	\$30,778.09
Interest	+\$597.29
Fees	+\$0.00
Cash advances	+\$0.00
Purchases	+\$0.00
Credits	-\$0.00
Payments	-\$0.00
Previous balance	\$30,180.80

Credit Limit

Revolving Credit limit \$26,560 Includes \$18,100 cash advance limit

Minimum payment due

\$30,778.09

New balance

\$30,778.09

Payment due date

01/02/13

Amount enclosed:

Account number ending in 7111

000000 PW 34 A 0

MARIAN SNOW GIBBONS GARNER NC 27529-5973

Account Summary

Trans.	Post		
date	date	Description	Amount

Fees charged

Total fees charged in this billing period \$0.00

Interest charged

Date	Description			Amount
12/06	INTEREST	CHARGED	TO STANDARD ADV	\$65,80
00000000	84	0000	<u> </u>	
12/06	INTEREST		TO STANDARD PURCH	\$330,59
00000000	84	0000	64.64.744.4444.4444.4444.4444.4444.4444	
12/06	INTEREST		TO OFFER-004	\$200.90
00000000	84	0000		***************************************

Total interest charged in this billing period

\$597.29

2012 totals year-to-date	***************************************
Total fees charged in 2012	\$390.00
Total interest charged in 2012	\$6.363.60

Interest charge	calculation	Days in billing cycle: 30		
Your Annual Percentage Rate (APR) is the annual interest rate on your account,				
Balance type	Annual percentage rate (APR)	Balance subject to interest rate	Interest charge	
PURCHASES			######################################	
Standard Purch	29.99% (V)	\$13,412.65 (D)	\$330.59	
Offer 4	16.99%	\$14,386.23 (D)	\$200.90	
(Until Paid in Full)	,			
ADVANCES	***************************************	***************************	F12k117****;;;;::*,**:1****;;;;::	
Standard Adv	29.99% (V)	\$2,669.57 (D)	\$65.80	

Your Annual Percentage Rate (APR) is the annual interest rate on your account. APRs followed by (V) vary with the market based on the Prime Rate. Balances followed by (D) are determined by the daily balance method (including current transactions).

Account messages

Minimum Payment Due includes past due amounts. Your account may be with a collection vendor and when you call our number, you may be referred to the vendor. Please call the toll-free number shown above Monday-Thursday 8am to 6 pm or Friday 8 am to 5 pm, Central time. 1-800-846-8444

For customers who qualify for benefits for the same transaction under Citi Price Rewind, Internet Price Protection and Price Protection coverages, or any combination of those coverages, the Company will only pay under the coverage providing the highest benefit and no benefits will be due under the other coverages.

MARIAN SNOW GIBBONS
Member Since 1987 Account number ending in: 7111
Billing Period: 12/07/12-01/04/13

How to reach us www.citicards.com I-800-846-8444 BOX 6062 SIOUX FALLS, SD 57117

Minimum payment due:	\$31,367.56
New balance:	\$31,367.56
Payment due date:	02/02/13

ayment due date: 02/02/13 Accou

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35 and your APRs may be increased up to the variable Penalty APR of 29,99%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

if you make no additional charges using this card and each month you pay	You will pay off the balance shown on this statement in about	And you will end up paying an estimated total of
Only the minimum payment	I month(s)	\$31,368

For information about credit counseling services, call I-877-337-8188.

Your account is past due. Please pay at least the minimum payment due, which includes a past due amount of \$11301.84 and an overlimit amount of \$4807.56.

New balance	\$31,367.56
Interest	+\$589.47
Fees	+\$0.0ŏ
Cash advances	+\$0.00
Purchases	+\$0.00
Credits	-\$0.00
Payments	-\$0.00
Previous balance	\$30,778.09
Account Summary	

New balance \$31,367.56

Credit Limit

Revolving Credit limit \$26,560
Includes \$18,100 cash advance limit

Minimum payment due

\$31,367.56

New balance

\$31,367.56

Payment due date

02/02/13

Amount enclosed:

Account number ending in 7111

000000 PW 34 A 0

MARIAN SNOW GIBBONS

GARNER NC 27529-5973

Account Summary

Trans. date Post date

Description

Amount

Fees charged

Total fees charged in this billing period

\$0.00

Interest charged

Date	Descripti			Amount
01/04	INTERES	T CHARGED T	O STANDARD ADV	\$65,17
00000000	84	0000	***************************************	***************************************
01/04	INTERES	T CHARGED T	O STANDARD PURCH	\$327,41
00000000	84	0000		
01/04	INTERES	T CHARGED T	O OFFER-004	\$196.89
00000000	84	0000	······································	

Total interest charged in this billing period

\$589.47

2013 totals year-to-date

Total fees charged in 2013

\$0.00

Total interest charged in 2013

by the daily balance method (including current transactions).

\$589.47

interest charge	calculation	Days	in billing cycle: 29
Your Annual Percentage R	ate (APR) is the annual into	erest rate on your accor	unl,
Balance type	Annual percentage rate (APR)	Balance subject to interest rate	Interest charge
PURCHASES		E14:11169EFF1991111178111314111444	
Standard Purch	29.99% (V)	\$13,741.54 (D)	\$327.41
Offer 4	16.99%	\$14,585.09 (D)	\$196.89
(Until Paid in Full)			

ADVANCES

Standard Adv 29,99% (V) \$2,735,03 (D) \$65,17

Your Annual Percentage Rate (APR) is the annual interest rate on your account, APRs followed

by (V) vary with the market based on the Prime Rate. Balances followed by (D) are determined

Account messages

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